

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Teresa Cruz  
Francisco Rosa

Debtor(s)

CHAPTER 13

U.S. BANK NATIONAL ASSOCIATION, (TRUSTEE  
FOR THE PENNSYLVANIA HOUSING FINANCE  
AGENCY)

Movant

NO. 19-17098 AMC

vs.

Teresa Cruz  
Francisco Rosa

Debtor(s)

11 U.S.C. Sections 362 and 1301

Scott Waterman

Trustee

**ORDER**

AND NOW, this        day of        , 2021 at Philadelphia, upon consideration of Movant's Motion to Approve Loan Modification, it is ORDERED AND DECREED that:

The Motion is granted and the Loan Modification Agreement executed on September 29, 2020 does not violate the automatic stay, section 362(a), nor the provisions of 11 USC § 549.



**Date: December 8, 2021**

United States Bankruptcy Judge.